



2167^{#2}
6.12.2

Please type a plus sign (+) inside this box → ☐

PTO/SB/21 (6-98)
Approved for use through 09/30/2000. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/887,292
	Filing Date	6/22/2001
	First Named Inventor	Karl E. Jentoft
	Group Art Unit	2167
	Examiner Name	
Total Number of Pages in This Submission	Attorney Docket Number	56145473-13

RECEIVED

JUN 04 2002

Technology Center 2100

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Additional Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	PTO Form SB08A; 18 references cited therein; return receipt postcard.
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Small Entity Statement	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

JUN 11 2002

RECEIVED

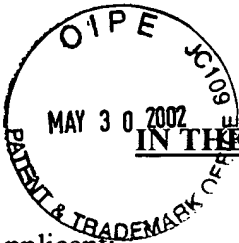
JUN 06 2002

GROUP 3600

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Frank M. Gasparo
Signature	
Date	5/22/2002

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date: 5/22/2002			
Typed or printed name	Frank M. Gasparo		
Signature		Date	5/22/2002

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



56145473-13

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Karl E. Jentoft

Application No.: 09/887,292

U.S. Filing Date: June 22, 2001

Title: LINE OF CREDIT AND LOAN SYSTEM AND METHOD

Group Art Unit: 2167

Examiner: Not Yet Assigned

Commissioner for Patents
Washington, D.C. 20231

RECEIVED

JUN 0 6 2002

GROUP 3600

RECEIVED

JUN 0 4 2002

Technology Center 2100

INFORMATION DISCLOSURE STATEMENT

Sir:


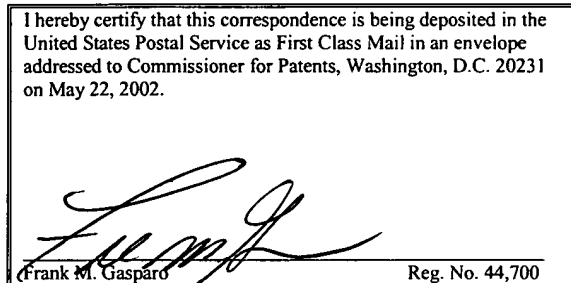
In accordance with the duty of disclosure under 37 C.F.R. § 1.56 and in conformance with the procedures of 37 C.F.R. §§ 1.97 and 1.98 and M.P.E.P. § 609, attorneys for the Applicant hereby bring the following references to the examination of the above-identified application, which are listed on the attached modified PTO Form No. SB08A to the attention of the Examiner. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This statement is being filed under 37 C.F.R. § 1.97(b)(3) before the mailing of a first Office Action on the merits. Copies of the cited references are enclosed. No fee is deemed necessary with the filing of these documents.

If a fee is deemed necessary, we authorize the Commissioner of Patents and Trademarks to charge Deposit Account No. 02-0393.

Dated: May 22, 2002

Respectfully submitted,



Frank M. Gasparo
Reg. No. 44,700
Baker & McKenzie
805 Third Avenue
New York, New York 10022
Telephone (212) 751-5700
Facsimile (212) 759-9133



PTO/SB/08A (10-01)
Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	09/887,292	
			Filing Date	6/22/2001	
			First Named Inventor	Karl E. Jentoft	
			Art Unit	2167	
			Examiner Name		
Sheet	1	of	3	Attorney Docket Number	56145473-13

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. 1	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
	1	US- 6,224,109 BI	05-01-2001	Yang	
	2	US- 6,202,933 BI	03-20-2001	Poore et al.	
	3	US- 6,158,663	12-12-2000	Ochiai	
	4	US- 6,152,365	11-28-2000	Kolls	
	5	US- 6,144,948	11-7-2000	Walker et al.	
	6	US- 6,137,872	10-24-2000	Davitt et al.	
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			

RECEIVED

JUN 04 2002

Technology Center 2100

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				

RECEIVED

JUN 06 2002

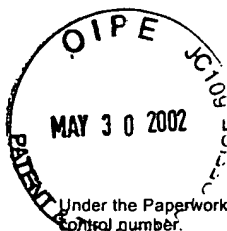
GROUP 3600

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known			
		Application Number	09/887,292		
		Filing Date	6/22/2001		
		First Named Inventor	Karl E. Jentoft		
		Group Art Unit	2167		
		Examiner Name			
Sheet	2	of	3	Attorney Docket Number	56145473-13

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
	7	FEDERAL REAL ESTATE HOME LOAN MORTGAGES, Division of the AmerUSA Corporation, "Apply Online for a Home Equity Loan", www.federalrealestate.net/frehlm/homeequity/, 1999.	
	8	FEDERAL REAL ESTATE HOME LOAN MORTGAGES, Division of the AmerUSA Corporation, "Home Equity Loan FAQs", www.federalrealestate.net/frehlm/homeequityfaqs/, 1999.	
	9	CITIBANK ONLINE, "Home Equity Line of Credit", https://web.da-us.citibank.com/sd_landing_template.jsp?	
	10	FEDERAL TRADE COMMISSION, "Home Equity Credit Lines", www.ftc.gov/bcp/online/pubs/homes/homeequity.htm, June 1992.	
	11	SUSAN CAREY, DENVER BUSINESS JOURNAL, "My, how the times have changed...", http://denver.bizjournals.com/denver/stories/1999/03/08/story6.html, March 5, 1999.	
	12	CENTEX HOME EQUITY, http://www.centexhomeequity.com, 2002.	
	13	101 CREDIT CARD, "Home Equity Credit Card", http://www.101creditcard.com/home.htm.	
	14	ACCLAIM, "Eloan : A Home Equity Line of Credit", http://acclaimcreditcards.hypermart.net/irwin.htm	
	15	BANKRATE.COM, Dr. Don, "Home equity line or loan?", http://www.bankrate.com/brm/news/DrDon/20010316a.asp	
	16	FINDONLINELOAN.COM, "Home Equity Loan", http://www.findonlineloan.com/home.htm	
	17	NEWCELL@PARIS.COM, "Apply for Home Equity Card, and is tax deductible because it is secured by your home", http://www.apply-for-credit-card-online.com/home_credit.htm	

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PTO/SB/08B (10-01)
Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>			Complete if Known	
Application Number			09/887.292	
Filing Date			6/22/2001	
First Named Inventor			Karl E. Jentoft	
Group Art Unit			2167	
Examiner Name				
Attorney Docket Number			56145473-13	

[illegible]

Examiner Signature	Date Considered
-----------------------	--------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.